अभिभावकका अपेक्षा

● राजेन्द्र रेग्मी, शिक्षक

बालबालिकाहरुको सिकाइमा अभिभावकहरुको अन्तर्क्रियाले सकारात्मक भूमिका खेल्दछ । वालमनोविज्ञानलाई बुझेर व्यवहार गर्न सकेमा कक्षाकोठाको सक्रियतालाई वढाउन सकिन्छ। कक्षाकोठाको वातावरणमा वृद्धि गर्न शिक्षक र अभिभावक सदैव प्रयत्नरत हुनु पर्दछ। वालवालिकाहरु(सँग विद्यालय, शिक्षक र अभिभावकका धेरै अपेक्षाहरु रहेका हुन्छन्। ती अपेक्षाहरुलाई पूरा गर्न हामी महत्वपूर्ण भूमिका खेल्न सक्दछौ। कक्षाकोठामा देखेका वा भोगेका समस्याहरुलाई समाधान गर्न अभिभावकको र कक्षाकोठा बाहिरका समस्या समाधानमा समेत शिक्षक जिम्मेवारीपूर्ण भूमिका खेल्न आवश्यक रहन्छ ।

अभिभावकहरुलाई विद्यालयको नीति र कार्यक्रमको वारेमा थाहा दिनु पर्दछ। बालबालिकाहरुका धेरै समस्याहरु रहेका हुन्छन् कक्षाकोठामा अनुपस्थित हुनु, विद्यालयमा जान नमान्नु, गृहकार्य नगर्नु, पढाइ र अनुशासनको संस्कार, सिकाइको अभाव, झुट वोल्नु, स्वास्थ्य समस्याहरु आदि जस्ता समस्यालाई समाधानका लागि अभिभावकहरुले समयमा चासो दिनु पर्दछ।

बच्चाले गृहकार्य गर्दा अक्षर राम्रो बनाउन प्रेरित गर्नु, गृहकार्यको वारेमा छलफल गर्नु, यस्ता अन्तर्क्रियाले सुधार ल्याउन सकिन्छ। बालबालिकाहरुलाई समयमा उठाइ दिने, पढ्ने वातावरण मिलाइदिने, गृहकार्य गरिरहेको वेलामा कामहरु गर्न नलगाउने, डायरी परिक्षण गरी हेर्नु पर्दछ। वालवालिकालाई घरमा बोल्ने वातावरण बनाउनु पर्दछ। जसले गर्दा ऊ आफ्ना समस्याहरुलाई व्यक्त गर्न सकोस्।

बालबालिकाहरुले विभिन्न कारणले गर्दा शैक्षिक वा सर्वाङ्गीण विकासमा प्रभाव पारेको हुन्छ। किताव, कापी छ वा छैन, अन्य सामग्री पूरा भए नभएको दैनिक अवलोकन गर्नु, विद्यालय समयमा गए नगएको ख्याल गर्नु, आदि भाषाको समस्या, स्मरणशक्तिको अभाव, स्वास्थ्य कमजोर जस्तै आँखा, कानको समस्या आदिको समस्या भए शिक्षकलाई जानकारी दिनु पर्दछ। बालबालिकाहरुकाले घरमा पनि धेरै समस्या बनाइ रहेका हुन्छन्। जस्तै खाना नखाने, समयमा नउठ्ने नसुत्ने, मोवाइल धेरै चलाउने, अटेरी गर्ने, स्वास्थ्यमा ख्याल नगर्ने, समयको सदुपयोग नगर्ने, झगडा गर्ने, रिसाउने, झगडा गर्न आदि। आदि जस्ता समस्या समाधान गर्न अभिभावक नै बढि जिम्मेवार हुनु पर्दछ। कपि, किताव, ड्रेस, नास्ता आदि पनि हेर्नु पर्दछ। वालवालिकाहरुलाई माया र उत्प्रेरणा दिइरहनु पर्दछ। कक्षाकोठामा समस्यालाई अभिभावकको परामर्श दिनु शिक्षकले पनि सघाउनु पर्दछ। खेलो समयमा खेल्न दिनु पर्दछ। सर्व भन्दा ध्यान दिनु पर्ने कुरामा उनिहरुको रुचि र क्षमतामा पनि ख्याल पुऱ्याउन पर्दछ।

विद्यालयले वोलाएमा जानु, नतिजाको समयमा विद्यालय जाँदा बालबालिकामा पढाइमा सुधार देखिन्छ। शिक्षकले दिएको गृहकार्य गर्न सघाउन, प्रेरित गर्नु पर्दछ। शिक्षकले पनि कक्षाकार्यलाई बढि जोडदिदा गृहकार्य नगर्ने समस्या हटाउन सकिन्छ। कपि र कलमको सामान्य समस्याले पनि गृहकार्य नगरेको हुन सक्दछ। अनुपस्थित भएर, नबुझेर हो भने पनि शिक्षकले सहयोग गर्नु पर्दछ। आवश्यक पृष्ठपोषन

दिनु पर्दछ। गृहकार्य मात्र दिदैमा शैक्षिक सुधार हुन सक्दैन, त्यसको परिक्षण पनि हुनु पर्दछ एउटै समयमा धेरै गृहकार्य दिनु हुदैन । सबैको क्षमता र स्तर एउटै हुदैन, वाल मनोविज्ञानलाई बुझ्रेर समाधान गर्नु पर्दछ।

बालबालिकाहरुको आत्मविस्वास र आत्म सम्माणलाई पनि ख्याल पुऱ्याउनु पर्दछन् । आफ्नै वालवालिकाहरुसँग तुलना गर्न राम्रो मान्दैनन् त्यसमा पनि अभिभाक र शिक्षक दुवै सचेत रहनु पर्दछ। समयको उचित व्यवस्थापनले वालवालिकाको शैक्षिक सुधार हुन। घरपरिवार नै वालवालिकाको पहिलो विद्यालय हो अभिभावक जिम्वेबार हुनु पर्दछ।

बालबालिकामा र अभिभावकहरुको बीच विश्वासको वातावरण बनाउनु पर्दछ। त्यसले सिकाएका अवसरमा वृढि गर्दछ। त्यसको उद्देश्य बालबालिकाको सर्वाङ्गीन विकासलाई सुनिश्चित गर्दछ। त्यस आधारमा अभिभावकको सकृय भूमिकाले बालविकास, बालसंरक्षण महत्वपूर्ण भूमिका रहन्छ। संचार, सहयोग, अकृयाले समेत बाल विकासमा सुधार ल्याउँछ। रमाइलो मानेर, खुसी पारेर सिकाउनु पर्दछ, स्वतन्त्रपूर्वक सिक्ने वातावरण तयार पारेर सिकाउँदा सिकाइलाई बोझ नमानेर मनोरञ्जनात्मक तरिकाले व्यवहार गर्न पर्दछ। उनीहरुको चाहना र रुचि, क्षमतालाई ख्याल गरेर अभिभावकले सकारात्मक उत्प्रेरणा प्रदान गरी बाल विकास र सिकाइमा अभिभावकले महत्त्वपूर्ण भूमिका निर्वाह गर्न सक्नु पर्दछ। यस्तो गर्न सकेमा बालबालिकाहरु पक्कै विर्गदैनन् ।

अन्त्यमा व्यवहार परिवर्तनको लागि बालबालिकालाई नै स्वयम् जिम्मेवारी बनाउनु पर्दछ।

सन्दर्भ : शिक्षक शैक्षिक भ्रमण

कश्यप डाँडाबाट सूर्योदयलाई नियाल्दा

● **डिल्लीप्रसाद पौडेल**, शिक्षक

२०७७ चैत्र १३ शुक्रवार

कोरोना महामारीको कहाली लाग्दो अवस्थाबाट थोरैभएपनि आनन्द लिने उद्देश्यले हामी विद्यालयका शिक्षक र व्यवस्थापन समितिका केही सदस्यहरुको संयुक्त टोली बुटवलबाट नेपालको सुदुर पश्चिम डडेरधुराका लागि तिन वटा सुविधाजनक बस चढी साँझ ६ वजे प्रस्थान गऱ्यौं । बाटोमा रमाइलो गर्दै रातको १२ को भालुवाङ पुगी खाना खादै हामी पश्चिमतिर लाग्यौं । अत्तेरिया चोकमा विहानको सरसफाई पश्चात सामान्य चियापानी खादै डडेलधुरातर्फ प्रस्थान गऱ्यौं । अत्यन्तै भिरालो तर वाटोको राम्रो सुविधा भएकाले हामी कहाली लाग्दो भिर छिचोल्दै सुन्दर रमणीय दृश्यहरुको दृश्यावलोकन गर्दै हामी स्याउले बजार हुँदै वाटोमा सन्तोष दाईको होटलको मीठो खाना पश्चात वतासे डाँडा हुदै सुन्दर हरियाली र फाँट हुँदै सेतीको किनारै किनार हामी दिपायल लाग्यौ । हेर्दा विकट जस्तो लागेपनि वारीभरि जुनार लटरम्म पाकेका देखिन्थे भने जंगलमा गुराँस काफल र कोइरालोले वनै ढकमक्क देखिन्थे, साँघुरो तर पिंच गरिएको सडक र वरिपरि सल्लाका घारी अनि बाटोमा बेच्न राखिएका जुनार, ओखर र अन्य खानेकुराले यात्रा निकै रोचक वनाएको थियो । सुन्दर तर व्यवस्थित डोटीको सदरमुकाम दियालयको छोटो अवलोकन पश्चात हामी रात्रीको बास वस्न पुनः डडेलधुरा फर्कि होटल एभरेष्ट वतासेडाँडामा पुगि रात्रीको खाना सहित बास बस्यौं ।

२०७७ चैत्र १५ आइतवार

भोलिपल्ट हामी डडेलधुराको प्रसिद्ध स्थलहरुको अवलोकन गर्ने क्रममा सूर्योदयको पहिलो दृश्यावलोकनको लागि कश्यय डाँडा तिर लाग्यो । सल्लाघारीको विचमा निर्माणाधीन अवस्थामा रहेको कश्यप पार्कवाट हामीले सूर्योदयको पहिलो दृष्य निकै रमाइलो तरिकाले हेर्न सफल भयौं । मौसमले पनि साथदिएको हुदाँ हामी निकै रमाउदै मोवाइलमा फोटोहरु कैद गर्दै केहिक्षण त्यहाँको विकास र संरक्षणमा महत्त्वपूर्ण योगदान पुऱ्याउनुहुने डडेलधुरा वनकार्यालयका प्रमुख विष्णु प्रसाद आचार्यको भावि योजना र महत्त्ववारे जानकारी लिदै पश्चिम नेपालको प्रसिद्ध तीर्थस्थल उग्रतारा भगवतीको दर्शन पश्चात हामी पुनः सदरमुकाममा रहेको ओमशान्ति आश्रममा केहि समय वन अधिकृत आचार्यद्वारा जिल्लाको पर्यावरणीय क्षेत्रमा भएको र गरिएको प्रयासको संक्षिप्त जानकारी दिदै, संयोगले फागुपर्व सोहिदिन परेको हुदाँ फागुको टिका र प्रसाद आश्रमका सिष्टहरुवाट लिदै हामी कर्जा अमरसिंह थापाले नेतृत्व गरि विजय प्राप्त गरेको प्रसिद्ध अमरगढी किलाको अवलोकनका लागि प्रस्थान गऱ्यौ । निक्कै बुद्धिमतापूर्ण र साहसिक योजनाका साथ अंग्रेजलाई परास्तगरी सिमा संरक्षण गर्न सफल अमरगढी किल्ला र त्यहाँ वनाइएका संरचनाहरुको अवलोकन गरि काजी अमरसिह प्रति सम्मान प्रकट गर्दै हामी विहानको खानाकोलागि पुन वासवसेको होटल तर्फ लग्यौ ।

विहानको खाना खाइ हामी महाकालीनदीको पुलको अवलोकनका लागि महाकाली नदीतर्फ लाग्यौ । झण्डै साझ पर्न लागेकै अवस्थामा महाकाली नदीको सवैभन्दा लामो झोलुङ्गे पुल र चाँदनी दोधाएको सामस्य अवलोकन पश्चात

रात्री वासको लागि हाम्रो टोली कैलालीको चिसापानीमा रातको १२ बजे होटल सिद्धबाबा पुगी वास र रात्री खाना खायौं ।

२०७७ चैत्र १६ गते सोमवार

दिनरातको वसको यात्रा र थकाइको वावजुत हामी कर्णाली पुल अवलोकनका लागि चिसापानी पुग्यो र विहानको सूर्योदयको रमाइलो सहित चिसो तर स्वच्छ कर्णालीको वातावरणमा रमाउदै, कर्णालीका लोभलाग्दा माछाहरुको स्वादमा विहानको सामान्य नास्ता गर्दै हाम्रो टोली शाहवंशीय राजाहरुको आराम गर्ने पश्चिमको प्रसिद्ध दरबार वंगलापार्क राजापुर, कैलाली तफ, प्रस्थान गर्‍यौं । निकै आकर्षण र रमणीय स्थलमा बनाइएका विभिन्न दरवार, पार्क र भवनहरुको अवलोकन पश्चात हामी नमूना विद्यालयको अवलोकन गर्ने सन्दर्भमा वर्दियाको शहीद दशरथ चन्द मा.बि. पुग्यौ । निक्कै सौहाद्रपूर्ण वातावरणमा तराईको होलीको टिका र प्रसाद लिदै विद्यालयमा दिवा खाना खाँदै, विद्यालयको गतिविधी बुझ्दै हामी विद्यालय परिवार प्रति आभार व्यक्त गर्दै पश्चिम नेपालको प्रसिद्ध मन्दिर बागेश्वरीको दर्शन गर्न नेपालगञ्ज तर्फ प्रस्थान गर्‍यौं । बाटोमा पर्ने विभिन्न सुन्दर फाँट नेपालको सवैभन्दा लामो पक्कीपुल देउघाट (कोठियानदी) को पुल हेर्दै हामी बाँकेको नमूना विद्यालय ज्ञानोदय मा.बिको छोटो अवलोकन पश्चात साँझको आरती भेट्न वागेश्वरी मन्दिर पुग्यौं । मन्दिर नेपालमै भए पनि सवै भारतीयमूलका नागरिकद्धारा भरिभराउ उक्त मन्दिर निकै भव्य र रमणीय थियो । मन्दिरको सामान्य दर्शन पश्चात हामी वुटवलको लागि प्रस्तान गर्‍यौ । बाटोमा हाम्रा बसहरु अगाडि पछाडि भएतापनि यात्रा निक्कै रमाइलो थियो । बाटोमा रमाइलो गर्दै हामी अर्को दिन विहान ८ वजे सकुशल वुटवल आउन सफल भयौ ।

भ्रमण समग्रमा निक्कै रमाइलो र अविष्मरणीय थियो, (यस अघिका भ्रमणभन्दा यो भ्रमणमा विद्यालय, व्यवस्थापन समितिका सदस्यहरुको संलग्नताले अझ रोचक थियो । कश्यव डाडाको हाम्रो भ्रमणलाई डडेलधुराको स्थानीय पत्रिका बोकेको गन्यापधुरा साप्ताहिकले अहिले सम्मकै ठूलो र व्यवस्थित भ्रमण टोली भनेर पत्रिकाको अग्रभागमा समाचार प्रकाशित गरेको थियो । कोरोना महामारीले देश र दुनियामा प्रभाव पारेको समयमा भएको हाम्रो भ्रमण केहि अपवादका वाहेक भ्रमण समग्रमा निक्कै अविश्मरणीय रह्यो । समय अभावको कारण नेपालकै प्रसिद्ध उकालो, घनघस्याको उकालो, सतवाँझको हिउँ, अघोरी गाउँ, टनकपुर वाध जस्ता महत्वपूर्ण स्थलहरु हेर्ने इच्छा हुँदा हुदैपनि छुट्न गयो । भ्रमणदललाई साथ दिएर सहभागी हुनुभएका तत्कालिन नि.प्रं. विष्णुहरि ज्ञवाली, भ्रमणलाई सहजता प्रदान गर्ने आदरणीय सरहरु र भ्रमणलाई आर्थिक र भौतिक रुपले सहयोग गर्ने विद्यालय प्रशासन र व्यवस्थापन समिति सबै धन्यवादका पात्र हुनुहुन्छ । साथै विद्यालयको ६१औं वार्षिकोत्सव तथा अभिभावक दिवसको अवसरमा सम्पूर्णमा हार्दिक हार्दिक धन्यवाद तथा शुभकामना

जय कालिका मानवज्ञान

म मिहिनेती म कर्मवीर धर्तीको सन्तान।
उमारी अन्न जहान पाल्छु भन्दछ किसान।

‘किसान र उपभोक्ता विचको सम्बन्ध ।’

● **रोशनी साप्कोटा**, कक्षा: ११

मानव जीवन अस्तित्वमा आएदेखि नै कृषि युगको आरम्भ भएको मान्न सकिन्छ। परिश्रमको थोपा थोपा वुँदा धर्तीमा खसाल्दै खुट्टाको ठेला र हातका फोहोरलाई वेवास्था गर्दै माटोमै जन्मि माटोमै पौरख गरि आफ्ना सपनाहरु माटोमै सजाई जीवन निर्वाह गर्ने व्यक्ति किसान हो। जसको सम्बन्ध हिउँद वर्षा अनि हलो, जुवा आलिसंग हुन्छ। उनीहरुले आफ्नो जीवन निर्वाह गर्न आफूलाई वढि भएको साद्यान्न पशुपन्क्षी तथा कच्चा पदार्थ बेच्ने गर्दछन्। किसानले बेचेका सामाग्री किनेर आफ्नो जीविकोपार्जन गर्ने व्यक्ति उपभोक्ता हो। यसरी हेर्दा ऋषिमुनिको यूगदेखि २२ औ सताब्दीको पूर्व सन्ध्याको बर्तमान युग सम्म यी दुई विच अन्योयाश्रीत सम्वन्ध रहि आएको छ। यी दुइमा लेन देनको कार्य चलिरहेको छ।

वर्तमान समयमा किसानले उत्पादन गरेको वस्तु दुई कौडी वा सिन्कीको मुल्यमा किसान र उपभोक्ता विचको मध्यस्थ वा विचौलिया ले खरिद गर्दछन् ती विचौलियाले थोक पसलेलाई, थोक पसलेले खुद्रा तथा साना पसलमा विक्री गर्दै वास्तविक उपभोक्तासम्म पुग्दा किसानले वेचेको दामको ५ गुणा महङ्गो हुन जान्छ। यही विडम्वनाका कारण उत्पादन गर्ने धर्ती पुत्र किसान र उपभोग गर्ने सच्चा उपभोक्ता दुवै चपेटामा परेका छन्, मर्कामा परेका छन्।

लामो कालखण्ड व्यतित हुँदा पनि कृषि पेशा मर्यादित, व्यवस्थित, सम्मान योग्य व्यवसायिक पेशा नवन्नुमा ८०५ कृषिमा आश्रीत जनता भएको देशमा ३३५ उत्पादन हुनु उत्पादित वस्तु किसानले सस्तो भनौ विचौलियाको मुखको दरमा दिनुपर्ने परिस्थितिले विश्वमा खाद्यान्न निर्यात गर्न पर्ने देशले आज आयात गर्दै छ भने देशको समृदिका मेरुदण्ड म जस्ता हजारौ लाखौ दीयाहरु प्रतेक दिन खाना र नास्ता र चाचाको गर्जो टार्न विदेश एक प्रकारले भन्ने हो भने सस्तो परिश्रममा अत्यन्त तल्लो स्तरको काम गर्न विदेश नियाद हुदैछन्। कृषि प्रधान देशको यो भन्दा लाजमर्दो कुरा केहि हुन सक्छ ?

किसानले आफ्नो लाखौ करोडौ मूल्य खर्च गरेर उत्पादन गरेको उपभोग्य वस्तुले उचितबजार नपाउदा बर्षेनी उखु किसानको आन्दोलन र वेलालेलामा तरकारी, फलफूल, दुधहरु सडकमा पोखेका घटनाहरु कोही बेखवर छैनन्। एक तर्फ यस्तो दर्दनाक अवस्था छ भने अर्को तर्फ आयतित वस्तुलाई ढाड सेकन्जनीको महङ्गोमुल्य तिर्न उपभोक्ता विवस छन्। रसायन र किट्नासक औषधी बेच्ने दलालले गर्दा एकातर्फ खेतवारी वाझो राखी पढेलेखेका युवाहरु सहर केन्द्रित हुँदै विदेश पलायन हुने रोगले किसान र उपभोक्ता को दुरी बढ्दै छ। राष्ट्मा सहरीकरणका नाममा खेति योग्य जमिनमा खण्डीकरण हुदै मरुभूमिमा परिणत भएको छ।

नेपाली भाषाको उत्पत्ति सम्बन्धी मतमतान्तरहरू

● **धनमाया शर्मा पराजुली**, शिक्षक

नेपाली भाषाको उत्पत्ति सम्बन्धी मतमतान्तरहरु :-

वाणी 'भाषा' शब्द संस्कृत भाषाको भाष धातुमा टाप (आ) प्रत्यय लागेर बनेको छ। यसरी बनेको भाषा शब्दको शाब्दिक अर्थले व्यक्त बोली विशेषलाई लक्ष्य गर्दछ।

भाषा विचार विनिमयको साधन हो । भाषाका माध्यमबाट नै मानिसले आफ्ना विचार तथा अनुभव अरु समक्ष राख्ने र अरुका विचार तथा अनुभव ग्रहण पनि गर्दछ। यसका साथै भाषा मानवीय सम्पत्ति हो, शक्ति हो। भाषाको माध्यमबाट नै मानिसले सोच्ने, चिन्तन गर्ने, मनन गर्ने, अरुलाई आफू अनुकूल बनाउने तथा समाजमा वक्ता वा श्रोताको सहभागितालाई सुनिश्चित गर्दछ। मानिस भाषाबाट नै सपना देख्छ, भाषाबाट नै विचार व्यक्त गर्छ, भाषाबाट नै चिन्तन गर्छ।

यसरी भाषाबाट नै मानिसले घरपरिवार, साथी सङ्गति, आफन्त लगायतका सम्पूर्ण परिचय भाषाबाट ग्रहण गर्ने एवम् व्यक्त गर्ने हुँदा भाषा मानवीय सम्पत्ति हो भन्दा अन्युक्ति हुँदैन। नेपाली भाषा नेपालको राष्ट्र भाषा, सम्पर्क भाषा, माध्यम भाषा, सरकारी कामकाजको भाषा, सञ्चारको प्रभावशाली माध्यमको भाषा जस्ता आदि क्षेत्रमा प्रयोग हुँदै आइरहेको छ। यसले भारतको संविधानको अनुसूची आठ (८) मा पनि आफ्नो स्थान सुरक्षित गरेको छ।

कुनै पनि देशमा भएका भाषाहरु त्यस देशका अमूल्य नीधि हुन्छन्। हाम्रो देश नेपाल बहुभाषिक, बहुजातिय, बहुसाँस्कृतिक, बहुधार्मिक मुलुक हो। यहाँ विभिन्न भाषाहरु बोलिन्छन्। नेपालमा वि.स. २०५८ मा ९३ ओटा भाषा रहेको तथ्याङ्क प्रस्तुत भएकोमा वि.स. २०६८ को जनगणनाले नेपालमा बोलिने भाषाहरुको संङ्ख्या १२३ रहेको छ भने १२५ ओटा जातजाति रहेको तथ्य राष्ट्रिय जनगणनाले देखाएको छ। भाषा सङ्ख्याको प्रसङ्गमा संसारमा करिब सात हजार भाषाहरु बोलिन्छन्। जसमध्ये नेपालमा मात्र १२३ ओटा भाषा बोलिनु र यसको अस्तित्व हुनुमा हामी नेपालीको गर्वको विषय हो। नेपालमा हरेक दस दस (१०।१०) वर्षमा हुने राष्ट्रिय जनगणनाले नेपालमा बोलिने भाषाको सङ्ख्या तय गर्छ यद्यपि २०७८ सालको जनगणना कार्य भइरहेको छ। अब नेपालमा बोलिने भाषा सङ्ख्या कति छ भनेर हेर्न बाँकी नै छ।

हाम्रो देश नेपाल बहुभाषिक देश हो। यहाँ रहेका भाषाहरुको सर्वेक्षण, संरक्षण भाषायोजना हुनु अत्यावश्यक छ। विगतका जनगणना विवरणलाई हेर्दा अनुसन्धानकाक्रममा भाषाहरुका सङ्ख्यामा घटबड भइरहेको पाइन्छ। भाषामा बेला मौकामा घटबड हुनुका केही कारणहरु निम्नलिखित प्रस्तुत गर्न सकिन्छ :

१. नेताले भाषालाई सम्पत्तिका रुपमा नलिनु,
२. नेताहरुमा तत्कालीन लाभ र सत्ताको दाउपेचमा लिन हुनु ,
३. गणकहरुलाई भाषासम्बन्धी तालिम अभाव,
४. लामो समयसम्म निरङकुश राजतन्त्र रहनु,
५. अनुसन्धानको अभाव,
६. भाषाको सङ्ख्या धेरै देखाउँदा ठूलो भइन्छ भन्ने भ्रम,
७. लिखित साहित्यको अभाव,
८. भाषा र भाषिका छुट्याउन कठिन,

उपर्युक्त कारणहरुले गर्दा नेपालको भरपर्दो भाषिक सर्वेक्षण पनि हुन सकेको छैन। भाषाको सर्वेक्षण भाषाशास्त्रीले वा तत्सम्बन्धी जनशक्तिले मात्र गर्न सक्छ। भाषिक सर्वेक्षणको थालनी नै नभएको हाम्रो जस्तो बहुभाषी देशमा राष्ट्रिय जनगणनाका सूचकद्वारा सङ्कलित तथ्याङ्कलाई आधार

बनाइ भाषिक विश्लेषण गर्दा कहिलेकाही उपलब्ध तथ्याङ्कका सम्बन्धमा प्रश्न उठाउन सकिन्छ। फलस्वरुप प्राप्त जनगणना विवरणलाई आधार मान्नुपर्ने विवशता छ।

वि.सं. २०६८ सालको जनगणना अनुसार नेपालमा बेलिने प्रमुख दश (१०) भाषाहरु क्रमशः नेपाली, मैथिली, भोजपुरी, थारु, तामाङ , नेवार, बज्जिका, मगर, डोटेली र उर्दु रहेका छन जसलाई नेपालको कुल जनसङ्ख्या र सम्बन्धित भाषिका वक्ता सङ्ख्याका आधारमा निर्धारण गरिएको छ। नेपालको राष्ट्रिय जनगणना २०६८ अनुसार नेपालको कुल जनसङ्ख्यामध्ये ४४.६३ प्रतिशत मानिसले नेपाली भाषा बोल्छन्। यसरी बहुसङ्ख्यक नेपालीले भाषिक व्यवहार गर्ने नेपाली भाषाको उत्पत्ति सम्बन्धी भएका विभिन्न भाषशास्त्रीहरुका मतमतान्तर सम्बन्धी विभिन्न धारणा यस लेखमा केन्द्रित छ।

नेपाली भाषा भारोपेली भाषा परिवारको आर्य इरानेली शाखाबाट संस्कृत प्राकृत र अपभ्रंश हुँदै आएको विकसित भाषा हो। यो भारोपेली भाषापरिवारको सतम वर्गभित्र पर्ने भाषा हो। यो आर्य इरानेली शाखाको संस्कृत भाषाबाट प्राकृत अपभ्रंश हुँदै आधुनिक आर्य भाषाहरुको (हिन्दी, मैथिली, बङ्गाली, भोजपुरी आदि) विक्रमको एघारौं शताब्दीमा जन्म भए झैं नेपाली भाषाको पनि एघारौं शताब्दीमा उत्पत्ति भएको कुरामा धेरैजसो विद्धानहरु सहमत छन् तर संस्कृतको कुन प्राकृत वा अपभ्रंशबाट नेपाली भाषाको उत्पत्ति भयो भन्नेबारेमा विभिन्न विद्वानहरुका बिचमा एक मत पाईदैन। यस सम्बन्धमा विभिन्न भाषा वैज्ञानिकहरुकाबिचमा विभिन्न किसिमका मतमतान्तरहरु देखिएका छन्। जसलाई निम्नलिखित प्रस्तुत गरिएको छ।

विदेशी विद्धानहरुका मतमा नेपाली भाषाको उत्पत्तिः-

१. रुडोल्फ होर्नले :

यिनी नेपाली भाषाको उत्पत्ति सम्बन्धी चर्चा गर्ने प्रथम विदेशी विद्वान हुन्। यिनले गौडीय भाषाको तुलनात्मक अध्ययन (सन् १८८०) नामक पुस्तकमा आधुनिक आर्य भाषालाई निम्नलिखित चार भागमा बाँडेका छन् :

१. पूर्वी गौडी
२. पश्चिमी गौडी
३. उत्तरी गौडी
४. दक्षिणी गौडी

होर्नलले उपर्युक्त चार गौडीमध्ये नेपाली भाषाको सम्बन्ध उत्तरी गौडीसँग भएको देखाएका छन् ।

२. डा. अब्राहम गियर्सन :

यिनले होर्नलेको धारणामा असहमति जनाएका छन्। यिनले 'भारतीय भाषाको सर्वेक्षण' नामक पुस्तकमा (नवौं ठेलीको चौथो भागमा) नेपाली भाषाको सम्बन्ध राजस्थानीसंगै रहेको बताएका छन्। उनको विचारमा नेपाली भाषाको उत्पत्ति शौरसेनी प्राकृत र त्यसको अपभ्रंशबाट भएको बताएका छन्।

३. सुनितिकुमार चटर्जी :

यिनले बङ्गाली भाषाको उत्पत्ति र विकास (सन् १९१६) नामक पुस्तकमा आधुनिक आर्य भाषालाई पाँच भागमा बाँडेका छन्।

१. दक्षिणात्य
२. प्राच्यु
३. मध्यदेशीय
४. प्रतीच्य
५. उदीच्य

यिनले नेपाली भाषालाई उदीच्य वर्गको खस भेदअन्तर्गत राखेका छन्।

४. राल्फ लिलि टर्नर :

यिनले नेपाली भाषाको मूल (सन १९५६) नामक पुस्तकमा नेपाली भाषालाई हिन्दी भाषाभन्दा भिन्न र संस्कृत भाषाको भाषिकाको रुपमा चर्चा गरेका छन् भने यसको विकास संस्कृतको पश्चिमोत्तरीय शाखाबाट भएको जनाएका छन्। यो अध्ययन उनको पछिल्लो यध्ययन हो। यसभन्दा अघि अर्कै धारणा राखेका थिए।

५. प्रवोधकुमार पण्डित :

यिनले ध्वनितात्विक तुलनात्मक अध्ययनका आधारमा प्राकभारतेलीबाट प्राकदक्षिणी पश्चिमी हुँदै सिन्धिबाट पहाडी भाषिक उपभेदका रुपमा नेपाली भाषाको उत्पत्ति भएको जनाएका छन्।

स्वदेशी विद्वानका मतहरु :

नेपाली विद्वानहरुका मतमा नेपाली भाषाको उत्पत्तिका सम्बन्धमा विदेशी विद्वानहरुले जस्तै चाख/रुचि राख्दै आ-आफ्ना मतहरु प्रकट गरेका छन् । ती भाषावैज्ञानिक र तिनका मत निम्नलिखित प्रस्तुत गरिन्छ :

१. सूर्यविक्रम ज्ञवाली :

यिनी नेपाली भाषाको उत्पत्ति सम्बन्धमा चर्चा गर्ने प्रथम स्वदेशी विद्वान हुन् । यिनले नेपाली भाषाको विकासको संक्षिप्त इतिहास नामक पुस्तकको भूमिकामा नेपाली भाषालाई संस्कृत भाषाबाट विकसित शौरसेनी प्राकृतको सन्ततिकारुपमा चर्चा गरेका छन् ?

२. बालकृष्ण पोखेल :

यिनले राष्ट्रभाषा (वि.स.२०२२) नामक पुस्तकमा नेपाली भाषाको उत्पत्ति शौरसेनी प्राकृतबाट भएको उल्लेख गरेका छन् भने त्यसै पुस्तकको आठौं संस्करण (२०४८) मा नेपाली भाषा खपतलीय अपभ्रंशबाट सिंजाली भाषा हुँदै विकसित भएको चर्चा गरेका छन् ।

३. तारानाथ शर्मा :

यिनले नेपाली साहित्यको इतिहास (२०३९) नामक पुस्तकमा भारोपेली खलकको भाषा संस्कृतका विभिन्न प्राकृत मध्ये कुनैबाट नेपाली भाषाको उत्पत्ति भएको जनाएका छन् ।

४. चूडामणि बन्धु :

यिनले नेपाली भाषाको उत्पत्ति (२०३६) नामक पुस्तकमा नेपाली भाषालाई हिमाली भेद अन्तर्गत खस वर्गबाट विकसित भएको मानेका छन् भने मोहन राज शर्मा, रामचन्द्र लम्साल र देवीप्रसाद गौतमले पनि नेपाली भाषाको उत्पत्ति खस अपभ्रंशबाट नै भएको कुरामा सहमति जनाएका छन् ।

यसरी नेपाली भाषाको उत्पत्तिका सम्बन्धमा विभिन्न मतमतान्तर पाइएता पनि नेपाली भाषाको इतिहास खोतल्दा यसको प्रथम रुप पहाडी अपभ्रंशका पश्चिमी, केन्द्रीय र पूर्वी उपभेदहरु मध्ये पूर्वी उपभेदबाट नेपाली भाषाको उत्पत्ति भएको हो । इसाको एघारौं शताब्दीतिर कर्णाली प्रदेशमा खस राजा नागराजले शासन गर्दा खस अपभ्रंश हुँदै खस भाषाका प्राचीन नेपाली भाषा आएको अनुमान गर्न सकिन्छ । यो नेपाली भाषा जुम्ला जिल्लाको सिंजा भन्ने ठाउँमा भएको/जन्मेकोले प्राचीन नेपाली भाषालाई सिंजाली र खस जातिले सबभन्दा पहिलो पटक प्रयोग गरेको हुँदा यस भाषालाई खस भाषा पनि भनिन्छ ।

निष्कर्ष :

नेपाल प्राचीन कालदेखि नै सार्वभौमसत्ता सम्पन्न स्वतन्त्र राज्य हो । यहाँ उहिलेदेखि नै संस्कृत भाषाको प्रयोग हुँदै आएको छ । लिच्छविकालमा नेपालमा राजकीय भाषाको स्थान संस्कृत भाषाले लिएको थियो । मध्यकालीन आर्यभाषाबाट अनेकौं प्राकृत र अपभ्रंश भाषा जन्मे झैँ नेपालमा बोलिदै आएको संस्कृत भाषाका पनि अनेकौं प्राकृतभेद हुन सक्छन् । तत्कालीन प्राकृतका भेदहरु मध्ये कुनै एक भेदको अपभ्रंशबाट नेपाली भाषाको उत्पत्ति भएको हुन सक्छ । यस क्षेत्रमा अध्ययन अनुसन्धान गर्दै जाने हो भने नेपाली भाषाको उत्पत्तिका सम्बन्धमा नयाँ नयाँ ढोका खुल्दै जान सक्छन् । नेपालको कर्णाली प्रदेशमा खस राजाहरुले शासन गर्नु भन्दा पूर्वको स्थितिमा पनि खस कुरा वा खस भाषा नै बोलिन्थ्यो । नेपाली भाषाको उत्पत्ति अधिकांश विद्वानहरुले यही खसबाट भएको बताएका छन् । विदेशी र स्वदेशी भाषाशास्त्रीहरुका दृष्टिकोणलाई हेर्दा पनि समग्रमा आर्य भाषाबाट विकसित खस प्राकृत र त्यसैको अपभ्रंशबाट नेपाली भाषाको उत्पत्ति भएको पुष्टि हुन आउँछ । यसरी भारोपेली परिवारको सतम वर्गको आर्य (संस्कृत) भेदबाट खस अपभ्रंश हुँदै इसाको एघारौं शताव्दीतिर अन्य आधुनिक आर्य भाषाजस्तै नेपाली भाषाको पनि उत्पत्ति भएको कुरा अरु आधार स्रोत नभेटिउन्जेल आधिकारिक प्रमाण मान्न सकिन्छ । विद्वानहरुका विवेच्य मतमतान्तरको सारले पनि यही कुरालाई सङ्केत गरेको छ ।

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● **ज्ञानेश्वर आचार्य**, शिक्षक

वर्ण भन्नाले स्वर वर्ण (अ.आ...) र ब्यञ्जन वर्ण (क ख...ज्ञ) वर्णहरुलाई बुझाउँछ भने विन्यास भन्नाले वर्णहरुको रखाइ वा उपयुक्त प्रयोग भन्ने बुझिन्छ। यसरी वर्ण विन्यास भन्नाले वर्णहरुको उचित रखाइ भन्ने बुझाउँछ। वर्ण विन्यासले लेखाइमा एक रुपता ल्याउन र व्यवस्थित गर्नमा महत्वपूर्ण भूमिका लेखेको हुन्छ। लेख्य भाषाको नियम वा अनुशासनको आधार वर्ण विन्यासलाई भनिन्छ। कव्य भाषा र लेख्य भाषा बीचको अन्तरलाई प्रष्ट पार्ने काममा वर्णविन्यासले सहयोग पुर्‍याउँछ। वर्णहरुको वर्ण विन्यासगत त्रुटि भयो भने शब्द अशुद्ध हुन्छ त्यस्ता शब्दको कुनै अर्थ रहदैन। नेपाली भाषामा मौलिक, झर्रा शब्द, तद्भव, तत्सम साथै आगन्तुक शब्दहरुको प्रयोग भएको पाइन्छ। तत्सम शब्दहरुको वणविन्यास संस्कृतको नियम अनुसार लेखिन्छ भने तद्भव र आगन्तुक शब्दहरुको वर्ण विन्यास नेपाली भाषाको वर्ण विन्यासगत नियमलाई आधार मानिन्छ। नेपाली भाषाको व्याकरण मा मूख्य रुपमा ह्रस्व (ि,ु, इ, उ) दीर्घ (ी,ू ई ऊ) इकार /उकार, श, ष, स, ब/व, व/ओ, य, ए, ऋ/ रि क्ष/छे क्ष्य/छ्य, ङ/ञ/ण/न/म, शिर विन्दु चन्द्रविन्दु हलन्त अजन्त र पदयोग पद वियोग आदि विभिन्न लेख्य चिहतहरुको प्रयोग नै वर्णविन्यासगत नियमहरु भित्र पर्दछन्।

वर्ण विन्यासको सम्बन्ध लेख्य भाषासँग रहेको हुन्छ। कथ्य भाषामा वोलीचालि कममा प्रयोग गरिने जन बोलीको प्रयास लेख्य भाषामा पर्दछ जसले गर्दा लेख्य रुपमा त्यसको प्रभाव पर्दछ। शिक्षण सिकाइका क्रममा विद्यार्थीहरुले गल्ती गर्ने क्षेत्र पत्तालगाइ त्यसलाई विभिन्न विधिको माध्यमबाट तिराकरण गर्ने प्रयास गर्नु पर्दछ पछिल्लो समयमा अङ्ग्रेजी भाषाको प्रभाव दोस्रो भाषाको रुपमा भाषाको प्रयोग आदि कारण पनि भाषामा गल्तीक्षेत्र लेख्य रुपमा नै बढेको पाइन्छ। विद्यार्थीहरुले लेख्य रुपमा वर्णविन्यास गल्ती गर्ने क्षेत्र निम्न रहेका छन्।

१. ह्रस्व (ि,ु, इ, उ) दीर्घ (ी,ू, ई, ऊ) को प्रयोग हस्व र दीर्घलाई भाषाको प्रमुख त्रुटि क्षेत्रको रुपमा लिन सकिन्छ। लेख्य रुपमा ह्रस्व दीर्घको प्रयोगले शब्दको अर्थमा भिन्नता ल्याउने हुँदा यसमा विद्यार्थीहरु सचेत सहनु पर्दछ। जस्तै सिता-सीता तिर-तीर दिन-दिन, पूरा-पुरा

२. य र ए को प्रयोग

उच्चारण गर्दा उस्तै-उस्तै जस्तो सुनिने हुँदा य र एको प्रयोगमा अलमल रहेको पाइन्छ।

जस्तै- गएको-गयको, जय-जए, खाए आए आदिमा।

३. श, ष, स को प्रयोग

भाषामा देखिने त्रुटि क्षेत्रमा श, ष, स प्रयोग पनि एक हो। संस्कृत भाषाबाट नेपाली भाषामा प्रयोग हुन आएका तत्सम शब्दमा प्रयोग हुने श ष को प्रयोग र तत्सम, आगन्तुक तद्भव र मौलिक शब्दहरुमा प्रयोग हुने स को प्रयोगले लेख्य भाषामा धेरै त्रुटि रहेको पाइन्छ। शङ्का, देश, दोष, संसार, सोल्टी वर्षा, सरकार आदि जस्ता शब्दहरुमा तीनवटै श, ष, स को

प्रयोग भएको छ। त्यसैले उच्चारण समान्जा देखि नै यी वर्णको प्रयोगमा ध्यान दिनु पर्दछ।

४. ब र व को प्रयोग

ब र व को प्रयोग पनि गल्तीहुने क्षेत्रमा लिन सकिन्छ। बोल्दा ब बोलिने लेखाइ व को प्रयोग हुने हुँदा लेखाइ र बोलाइ दुवैमा व प्रयोग हुने शब्दपहिचान गर्न नसक्दा पनि भाषिक अशुद्धता हुन्छ। ब, र, व प्रयोग पनि भाषिक अशुद्धता हुन्छ। ब, र, व प्रयोग पनि समस्याको रुपमा रहेको पाइन्छ। वर्षा विद्यार्थी, विकाश, विदेश, बाख्रो वारि वर, बाटो, बिसन्चो, बिछोड....जस्ता शब्दको प्रयोगमा देखिएको फरकलाई ध्यान दिनु पर्दछ।

५. ऋ, रि, क्ष, छ्य ज्ञ ग्यँ को प्रयोग भाषामा देखिने त्रुटिहरुमा ऋ र रि को प्रयोग क्ष र छ्य को प्रयोग तथा ज्ञ ग्यँ को प्रयोग चनौतीको रुपमा रहेको पाइन्छ। उच्चारण गर्दा यी वर्णहरुमा फरक छुट्याउन गाह्रो हुने हुँदा लेख्य रुपमा प्रयोग गर्दा ध्यान दिनुपर्दछ। जस्तै ऋषि-रिसि क्षयरोग-छ्यरोग, ज्ञान-ग्यान

६. हलन्त र अजन्तको प्रयोग हलन्त खुट्टा काट्ने (्) र खुट्टा नकाट्ने अजन्तको प्रयोगले पनि लेखाइमा अलमल पार्दछ। हलन्त बाहिष्कार आन्दोलन सँगै भाषाको लेखाइमा आएको परिवर्तन हेराइ राम्रो देखि पनि लेख्य रुपमा यसको प्रयोग समस्याको रुपमा रहेको पाइन्छ। अजन्त उच्चारण हुने शब्दमा समस्या नभएपनि बोल्दा हलन्त उच्चारण हुने लेख्दा अजन्त लेखिने शब्दमा भने चुनौति नै रहेको पाइन्छ। जस्तै राम्(राम देश(देश, काम् (काम।

७. शिरविन्दु (ं) र चन्द्र विन्दुको (ँ) प्रयोग भाषामाले लेख्य रुपमा अलमल पार्नेमा शिर विन्दु र चन्द्र विन्दुको प्रयोग पनि मुख्य रहेको छ। यसको प्रयोगमा त्रुटिहुने क्षेत्रमा ध्यान दिनु आवश्यक हुन्छ। जस्तै शिरविन्दु-संसार, संयोग, अंश कंश चन्द्रविन्दु-अँगार, आँप, गयौँ, पढैँ।

८. पदयोग र पदवियोगको प्रयोग भाषाको प्रयोगमा पदयोग र पदवियागको प्रयोगलाई पनि त्रुटि हुने क्षेत्र मानिन्छ। जोडेर लेखिने शब्द पदयोग र छुट्याएर लेखिने शब्द पदवियोगको प्रयोगलाई लेख्य भाषा विशेष ध्यान दिनु पर्दछ।

रामलाई-रामलाई उसको-उसको तिमी बाहेक-तिमीवाहेक

महामी-म हामी घरकोबाहिक-घरको बाहिर

९. जोडिएका अक्षरमा र को प्रयोग

लेखाइका क्रममा गल्ती हुने अन्यक्षेत्र जस्तै र को प्रयोगलाई पनि लिन सकिन्छ। (र्) रेफ भनेर चिनिने र को प्रयोगलाई लेख्य प्रयोग गर्दा ध्यान दिनु पर्दछ। जस्तै पऱ्यो (परयो), घेऱ्यो (घेर्‌यो) पर्छ (परछ)।

यसरी माथि दिइएका बाहेक लेख्य रुपमा गल्ती हुने क्षेत्रमा लेख्य निन्हको प्रयोगलाई लिन सकिन्छ। भाषामा कथ्यरुपमा लेख्यरुपमा वर्णविन्यासगत त्रुटिहरुलाई विशेष ध्यान दिनु आवश्यक मानिन्छ। भाषाको स्तरीय लेखाइमा वर्णविन्यासको भाषाप्रति मोह र नेपाली भाषा प्रतिको उदासिनता देखि लागेको अवस्थामा अझ बढी सचेत भएर भाषाको क्षेत्रमा बढ्दै गएका त्रुटिहरुलाई निराकरण गर्नु आवश्यक देखिन्छ। त्यसको लागि माथि उल्लेखित त्रुटि क्षेत्रहरुलाई औंल्याएर सचेतकासाथ प्रयोग गर्नु गर्न लगाउनु र सिकाउने कार्यमा लाग्नु नै वर्णविन्यासगत त्रुटिहरुको समाधान हुन सक्छ।

सन्दर्भ सामग्री

नेपाली भाषा शिक्षण परिचय विद्यार्थी पुस्तक भण्डार भोटाहिटी काठमाण्डौ।
यादव प्रसाद लामिछाने (२०५२)

Negative Impacts of Environmental Pollution at Butwal City

● **Arjun Adhikari,** Management 11 'E'

The word environment was coined by carlyre. It was derived from French word 'Environ' means 'surrounding'. It refers to the surrounding in which a person, animal or plant operates or lives. Whereas, the term 'environment pollution' means degrading the physical & biological components of the atmosphere to such extent that normal environmental processes are adversely affected. It includes air pollution, water pollution, sound pollution, land pollution, etc.

Here is a short description regarding environmental pollution & its impact on surrounding. It causes a variety of adverse health outcomes like heart disease, lung cancer and so on. It results to global warming that causes the Increase in temperature. Even though, it has brought the effects on ecosystem causing destruction of various layers of atmosphere. Not only on various layers of atmosphere, it is affecting to our own cities, villages and Towns.

How the pollution have affected the Butwal City ? PM concentration in air quality of Butwal is currently 16.3 times above the WHO annual air quality guideline value. According to recent study, carried out in different hatbazzars (Periodic Markets) of sub-metropolitan city, the result showed the highest leg of 79.8db (A) observed on hatbazar day. On Non-hatbazar day, highest leg of 71.9dB (A) was observed at Purano Bas park. Hence, it shows about existing pollution situation in Butwal. Likewise, because of water pollution, the number of patients of Typhoid, cholera, hepatitis are increasing day by day. If we look over one impact, Global warming; In last three years, there was massive increase in temperature up to average temperature of 26.90c-270c.

The another impact is air borne diseases caused due to air pollution. According to Ministry of Health & population education, In every 100000 Population the person to be suffered from tuberculosis is 127 persons. Because of smoke and dust released from thousands of vehicles regularly, the smoke and dust exposures to air toxics can also cause various health problems. The pollution from vehicle result emission of greenhouse gases and cause depletion of ozone layer.

Have you ever noticd? When you walk or have a motorbike ride from chauraha to Golpark, you will be unidentified, why? Just because of pollution & only pollution. Perhaps, we shouldn't adopt holistic view of nature, we should take care of nature because it exists with us. Only then we can possibly solve the problem of environment pollution. We all wish to see Butwal as a clean and green city.

My experience of Online Classes

● **Ashish Neupane,** Class: 12

The covid-19 has resulted in school shut all across the world. Globally over billion children were out of school during pandemic. This pandemic affected almost all sectors including education As a result education her changed directly, with the distinctive rise of e-learning where by teaching is undertaken remotely and on digital platforms. Online classes are combination of video recordings and live lectures with course reading and tests. They are generally conducted using a virtual portal through which students gather reading materials, interact with teachers and classmates, view grades and monitor progress.

After the pandemic rose, the government issued instructions to college, schools and teachers that all the students should be taught online at home during the lockdown period. So all the college and schools started online classes to give continuity to the study of their students.

Similarly our school 'Kalika Manavgyan secondary school' also started online classes during the lockdown period as per instructions of government. online class was first experience for both teachers and students. My experience of online classes is somehow different than that of others. At first I will always hearted by be thankfully to my respected teachers and school department for conducting online classes in such harsh situation within limited resources in order to continue our study. Our school has been closed since the pandemic started and online classes has started since them.

In the beginning I found the online class a bit akward as we were not familiar to online studying platform i.e. Zoom app. At that time we were in beginning of class 11 and at beginning some of us couldn't attend classes due to many reason such as internet problem, electricity cut off and so on. But over time, my school was able to adjust things quickly. My class teachers were great. They organized each classes in such a way where by I did not face any kind of disturbance letter on. At beginning time I used to be nervous sometimes and many questions arised in my mind that how will I study.............How will I ask doubts......? and so on. But as the time passed, I become familiar with both teachers and online platform and that nervousness fade away. I have mixed feeling for online classes It' was good but sometime is bad too, At least online classes were good for pandemic situation to continue out study without interruptions. online classes were also convenient and effective as our skilled and experienced teachers were trying their best to teach us. Online class helped me to learn how to be independent, manage with family, time and school work. I got knowledge that we have many options for learning such as videos, POFs, PPTs and many more platforms. I was missing my physical class, friends teachers, school, sports etc.

Sometimes online classes became stressful when internet connectivity was not good. similarly online classes are not suitable for every topics . It is often theory based learning. Even due to limited class time, some doubts were not cleared when I had network connectivity issues as well as miss the class. Long screen time also badly affected my eyes and neck. Most of time I losed concentration, as I was sitting in my home with my family. Many times my focus would go to other sites during classes. Sometimes my mobile's battery would be dead and I could not attend classes. likely teachers were also facing problems due to devices, internet and so on. Due to these several reason I did not find online classes much effective. I am very happy that our physical classes started recently after corona cases decreased. with the mixed feeling I must say that curative its demerits online classes blessed for us in pandemic time. and we were able to continue our study.

After studying online for about a year I have picked following advantages and disadvantages of online classes.

- **Advantages of online classes:**
    - i. Online classes are more comfortable learning environment and has easy interactions with teachers, via messages, mails etc.
    - ii. With online classes it is much easier to focus and put ourself in right environment rather than studying in loud and noisy environment in physical classes.
    - iii. There is absolutely no dress code with online classes. We can take our classes in formals too.
    - iv. In online classes, location doesn't matter. All we need is a computer or mobile and internet connection.
    - v. With online classes we can do all the works and assignments in our own space with less pressure and intensity.
    - vi. One can record teacher's lecture and learn from it later on.
    - vii. We can communicate and interact with teacher any time via messages. mails and so on.
- **Disadvantages of online classes :**
    - i. For many students one of biggest challenge of online classes is to focus on screen for long time which may cause headache, eye

problems etc.

ii. Another key challenge is all the place are not facilitated with well in ternet connectivity.

iii. In online classes there is minimal physical interaction between students and teachers which often results in since of ideation for students.

iv. Online class requires teachers to have a basic understanding of using digital platforms of learning but this is not the case always in many School .

v. Some times students also develop bad posture and other physical problems due to staying for long hours in front of screen.

vi. Electricity cut off in various parts of country is major problem during online classes.

vii. Some students are found to be surfing on internet sites rather than studying during their online classes.

Concluding, everything has both positive and negative aspects Everything depends on our use to determine whether something is harming or helping us similarly the case is same with online classes. At last I want to tell that experience of online class was a new and interesting After online classes, we ever gave online exam. But they cold not be as strict as physical exams. Overall, online classes were not much effective and result of students were also seen declining during these period. No doubt online clauses are good method of learning but to be in physical classes is more worthy, effective and practical in my view. Again, I want to thank all the cooperating teachers who continued teaching us, facing different problems and obstacles. The teachers of Kalika are very friendly and cooperative. Fortunately I am student of Kalika Manavgyan secondary School and I am very proud of it.

At present we, all of the students are very happy as our physical classes has started recently after long period of times as corona case decreased.

Learning Life Lessons

● **Pravin Tandan,** Teacher

Its okay to feel lost sometimes, the truth is that you owe nothing to your younger self but you owe everything to your present self. Truth is I have come to know that feeling lost is a sign of growth. It means that the things you once valued are no longer the things that matter to you today. And do you know why ? It's because you are no longer your younger self. Professionally, I m a teacher at present and I m proud to be a teacher but I have experienced so many obstacles through this process, many life lessons I must say. The person you are today is solely responsible for the adult you want to be today.

Sometimes if you have many friends that may ruin your life. If you look after the most successful persons in the world, they either don't have any friends or they have minimum friends.Carol Burnett once said that "when you have a dream, you have got to grab it and never let go." Because there is nothing impossible to they who will try. Life has got all those twists and turns. You have got to hold on tight and off you go.Today I share knowledge to needy ones specially my dear students, who indirectly teach me so many fantastic things, contextual things and this help me to be so down to earth because this leads to understand world from their perspective as well. I do love to listen motivational speeches sometimes and I realized that until and unless you are rich and successful, nobody is going to listen to your speeches. It's a fact. If you tell this thing to the motivational speaker, they will deny it I am sure, but think practically before you do anything ambiguous. You define your own life. Don't let other people write your script. So,Malala Yousafzaitold that "you are never too old to set another goal or to dream a new dream."Be optimistic and spread love everywhere you go, you will definitely be a successful person in near future.

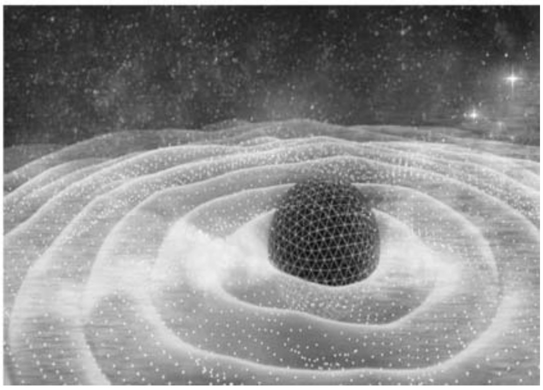
I have seen many people uttering like I have got zero plan and blah blah......... but my dear you don't always need a plan. Sometimes you just need to breathe, trust, let go and see what happens. Trust me you can be everything, you can be the infinite amount of things that people are. You can conquer this world. What measures success? Warren Buffetsays that he hires people who are most unsuccessful in their career because they become so mature and experienced with mistakes. So wanna be successful? If yes, commit mistake as much as you can. Recently, I have won severe corona plus pneumonia and my boss Mr.Dinesh Thapasaid and I quote him, "You have learnt a lesson, sometime we so called literate people also learn something and sometime classrooms are not sufficient." The whole world is a stage and we learn, learn and learn so many things in our life. I have learnt that whenever you get stuck in some kind of problem, family comes first.I don't have friends, I have got family.

People close to me are so intimate that I consider them my family. They are brothers form another mothers. I don't know the exact secret to successbut the secret to failure is trying to please everyone. In short, you can't please everyone. You don't always get what you want. Its life and it is too complicated. No matter how carefully you plan or work so hard, sometimes things just don't work out the way you want them to. There is no shame in not knowing. There are so many things that you don't know and its normal.If you don't take anything for granted, life can change in an instant. All I want to say is just focus in your goal, but not on other people. Every second you spend comparing your life to someone else's is a second spent wasting yours. So, stop comparing and create your own definition of success instead.

Gravitational Waves

● **Suraj Pandeya,** Teacher

In 1916 Albert Einstein first predicted the existence of gravitational waves. Einstein described gravity as the fabric of space-time he predicted that collision of two massive objects would cause gravitational wave. According to him when the space is empty it is flat, when something really massive is put there like a star or sun it causes a big distortion of space around it causing gravity well. Something trying to move in a straight line around that space will actually move in a circular path. This explains how the orbit works. This redefines gravity as the result of the curvature of space-time. It is not the force which is pulling the planet around the sun as stated by Newton. Planets are moving around the sun due to the bending of space itself.



When two massive objects collide with each other it causes a distortion in a space time fabric as a result disturbances travels in the form of ripples in the space time, same way as a ripple in a pond. When gravitational waves propagates through a space, space itself shutters like an earth quake shuttering a whole medium. Gravitational waves are a ripple in a fabric of space time.

Gravitational waves are produced whenever masses accelerate, changing the distortion of space. Everything with mass or energy can make gravitational waves. Just a jump or typing in a keyboard , can produce gravitational waves but it is extremely small practically undetectable. There is no way that gravitational waves generated by human actions can be detected. Gravity is very weak in the scale of the other forces in the universe so a very massive body moving very fast is needed to make ripples that can be detected.

Sources of gravitational waves are stellar explosions (supernovae), super heavy black holes or fast orbiting neutron stars. These sources are located in the Milky Way or a neighboring galaxy. Due to the distortion of the space-time, gravitational waves reaching earth from these sources will causes a feeble change in relative length on Earth of 10-18 m - 10-21 m, i.e. a distance of 3 km only changes by one thousandth of a proton diameter. It illustrates direct gravitational wave detection is a challenging task.

In September 14, 2015, 100 year, after the prediction of gravitational waves researchers at Caltech and MIT directly detected gravitational waves for the first time in the human history by an instrument called Laser Interferometer Gravitational-wave Observatory or LIGO. It was generated due to the collision between two massive black holes, 1.3 billion light years away. Dsiscovery of gravitational wave is marked as one of the greatest scientific achievement in the history of mankind. Gravitational Astronomy has opened a new sense to the scientist to look at the universe never before. It will help in understanding black holes, big bang, amount of dark energy, acceleration of expanding universe, work inside supernovae.

Source: Internet

Osho and Sadh Guru's View on Education

● **Eebaraj Tiwari,** Teacher

Abstract

Osho and Sadh Guru were wonderful personalities. Both of them were from an Indian background. The name and the fame of these Gurus were because of their thought on different dimensions of education. Both Gurus were famous for their spiritual value, moral education, yoga, natural science, and humanistic approach to education. The primary objective of this article is to explore the way of education in the real-world from Osho and Sadh Guru's perspectives. This research has been conducted qualitatively by sharing the frame of reference of the previous studies to conclude that Osho and Sadh Guru have different perspective dimensions of the nature and value of education. Therefore, in this research, the researcher tried to find out the way of Osho and Sadh Guru's view on education in every stage of human life. This study claims by citing previous research as well as general articles, and books. The result of this desk review research concluded that both Osho and Sadhguru have focused on the spiritual value of human education. Education should be reformed and provided to the human at their different stages based on their need. This research also concluded that the value of inclusiveness and mass education are the most important aspects of human society today.

Keywords: *spirituality, yoga, mass education, inclusive education.*

Introduction

Education is the foundation of social, economic, technological, developmental, cultural, and moral functioning as a human being in this lovely world. Learning is a fundamental process that all living beings, even microscopic microbes, go through, however, we have yet to develop tools to comprehend how they learn. Education is the main factor in the growth of any society because the developmental indices of an individual human being, a state, or a nation are directly proportionate to their educational levels. The human civilization grew in cultural diversity and complexity, eventually becoming a mega multidimensional culture. The teaching and learning process was completely natural and relied on an individual's innate motivations and exploratory tendencies. The fine sense of understanding of human beings is depicted in Vedic and post-Vedic literature. Education is strongly intertwined with civilization and progress, and it has a profound influence on human life. As a result of its importance in daily activities, philosophy has a significant impact on education. From both the theoretical and practical perspectives, several branches of philosophy, such as social and economic philosophy, have a significant impact on various parts of education, such as educational methods, planning, policies, and implementation.

Sadhguru is a Yogi (a yogi is a person who practices yoga). Osho, on the other hand, was more of a so-called thinking person who had studied a large number of books, mostly by western authors, and interpreted them in his way. Sadhguru did not introduce the world to any new philosophy or technology; instead, he simply transmitted Yogic science and technology in its purest form. Osho was inspired by Western psychologists and was not a Yogi in the least. You may describe him as a well-read person who mixed several teachings into a cocktail.

According to Osho, there were various techniques for developing an educational attitude. Osho said a lot about the importance of education in the growth of human life. Osho's areas of interest include yoga, arts, science, psychology, education, society, and the environment. In a slew of topics, he made an innovative contribution. Osho says in a YouTube video, "Sa VidhyaYaVimuktye," which means "education frees a person." Education, according to Osho, is not restricted to classrooms, schools, or colleges. According to Osho, education lasts from birth to death. Osho has emphasized the importance of education in bringing revolutionary transformation to people at various phases of their lives.

Research conducted by Patel, R. B., (2012) concluded that Osho's approach to education is built on love, independence, and kindness. Give respect to a person's life and the forms of education that are required. The researcher further concluded that the way of education has to be based on the curriculum including sexual education, value education, language education, reality education, and science education. Osho has given the focus on value education whereas Sadh Guru also comes to the same point through the spiritual value of human beings and society.

Sadhguru has emphasized the spirituality in human beings and their society is an important matter. The research conducted by Kapadia, D. (2016) concluded that Sadhguru and other religious figures have enlightened the view on spirituality in human society which must be embedded in education as well. The researcher concluded that though spirituality is not the same as religion, it is frequently associated with it. As a result, spirituality must underpin major religions such as Christianity, Islam, Judaism, Buddhism, and Hinduism. In addition, given the contributions of study in this field and current masters such as SadhguruJaggi Vasudev, Sri Sri Ravi Shankar, and Dadi Janaki, it is possible to conclude that there is a convergence of viewpoints. Spirituality is universal, spanning all religions and traditions.

Further research conducted by Dr. Kulshrestha, A., (2018) concluded that according to Osho, the education we currently have is insufficient, partial, and shallow. It only produces those who can support themselves. However, it provides no insight into the act of life. It is not just insufficient, but also detrimental.

It is built on competition, as well. Any sort of competitiveness is intensely violent. It brings people down and makes them unloving. Their entire endeavor is to be achievers: in terms of name, fame, and various aspirations they must battle and be in conflict to attain these things. That suffocates their happiness and suffocates their kindness. It appears that everyone is waging a war on the entire world. Until now, education has been goal-oriented: what you study is unimportant; what matters is the examination that will take place a year or two later. It is significant for the future and more crucial than the present. It puts the future ahead of the present. And that becomes your way of life; you're continually sacrificing the present moment for something that isn't there. It leaves a huge gap in one's life.

Methodology

The primary objective of this study is to explore Osho and Sadhguru's views on education. This study used qualitative methodology to collect and analyze the secondary data obtained from different books, journals, and research articles. The researcher studied the books related to Osho and Sadhguru, research articles related to their view on education, and the journals containing their view on the literature review with the view from Osho and Sadhguru. Due to the time limit, the primary source of data could not be collected so the study relied on secondary sources of data. It is comprised of journal articles, reports, researches, and books that have been published in renowned publications electronically. Those previous studies have been compiled in the research in the form of a secondary source of data. The study further makes a claim in different sections and the claim is supported by evidence (argumentation) that has been brought from the viewpoints of different scholars.

Result and Discussion

Five Dimensions of Education (Osho's view on Education)

According to Osho, a deep reverence for life should be instilled in children because life is so precious. Education in the past was insufficient, incomplete, and superficial. It doesn't provide any insight into the act of living. Because it is built on competition, it is detrimental. Competition breeds conflict and paralyzes joy and friendship. Exams are the focus of today's schooling. It emphasizes the future while leaving the present existence empty. It is incomplete and irrelevant in today's dynamic and changing world. In Osho's opinion, there should be no examinations in school. Teachers should observe students determine whether or not they should continue their studies so that no one fails or passes. Examinable inferiority and superiority cannot be determined by a question of examination. In the past, teachers held a great deal of importance due to examinations. Teachers' knowledge is insufficient now because there is an explosion of new knowledge every day, but they acquired it before 30 years. They are no longer in use. Teachers should not be in charge, but rather serve as guides. Teaching should not be done traditionally. It should be done through visual action, similar to what is seen on television. There is no requirement for students to memorize something they observe. Students' inquiries can be answered using a computer. The teacher must lead students down the proper course to make them aware of current knowledge. The five dimensions of education are described by Osho. Language, scientific disciplines, human sensibility, art and creativity, and the art of dying.

History, geography, and language are all part of the first dimension. Every everyone on the planet should be able to communicate in at least two languages: their native tongue and English. We are linked through the international language English. Because it is the most widely spoken language, proper pronunciation, grammar, and communication should be taught.

The second dimension is the scientific investigation, which is extremely flawed because it is only half of reality, the outside world.

The sense of humor is the third dimension. Education should make us happy rather than miserable. In life, there should be language and affection. Happiness exists in animals as well. Because violence is not a good game for humans, we should not harm innocent animals. A person who can easily kill animals can easily kill humans. So, in the instance of Palestine, when food was scarce, people sought to eat human flesh. They were tempted to devour human flesh because of their habit of slaughtering and eating animals. As a result, education should not be used to perpetuate violence.

Art and creativity are the fourth dimensions. Painting, music, craftsmanship, pottery, and masonry are just a few examples. Because a man cannot become a part of existence until he learns to create, creative art should be taught. Being creative makes one divine.

The art of dying is the fifth dimension. It is through meditation that we come to understand that there is no death and that there is eternal life within us. Death should be taught in schools since everyone must die and no one can prevent it. Self-defense martial arts without weapons should be taught in schools.

Osho concludes that the entire planet should be educated. All required subjects should be made mandatory. Students' favorite subjects, such as music, dancing, and art, may be optional. He resigned from the university, claiming that the world's reveling education was insufficient and that he was simply foolish. Because it is not complete, practically everyone is uninformed. According to Osho (Ananda, S. 2010) "Our entire educational system is rotten. You will undoubtedly become clerks, stationmasters, postmen, and police commissioners as a result of it. It provides you with a means of subsistence, but it does not provide you with life or love."

According to Osho, the modern teacher's job is to guide students and show them where they can find information. Their job has evolved as a result of the ever-increasing amount of knowledge available. They used to be essential, but in today's world, their knowledge has become obsolete. As a result, they are now less valued. Teachers were beneficial when their knowledge of the books was sufficient, but now since the books are incomplete, the teacher's knowledge is insufficient to fulfill the current needs of the learners. He further put his view on books and exams as the knowledge explosion is massive and happening at a rapid pace. Because of fresh information and discoveries, a book gets out of date before we finish it. Such scientific breakthroughs are impossible to include in a book. However, because journals and periodicals are published in a short period, it is possible. As a result, Osho considers them to be more significant than literature.

Osho says, "A teacher who has no such flame of rebellion within him will become an agent of some policy, some interest - be it of society, be it of religion, or be it of politics. Every teacher must have that burning fire of rebellion, of thinking, and of reflecting. But have we got that fire of independent thinking? If not, are we anything more than shopkeepers?" An examination cannot determine a child's full potential. It leads people to believe that passing a test is more important than studying. It elevates the importance of the future over the present. It puts the future ahead of the present. Examining in this way leaves a huge void in one's life. Osho has given his views on education based on different stages of human life.

Child's Education

A child is the foundation of human life and a god. A parent must not block the creation of their child. When working with children, don't act like a child; instead, offer them the freedom to explore their universe. Because the child has a lot of ambition, don't say no to him all of the time. Because each child is unique and has varied abilities, a teacher must establish an environment that allows them to develop their inner capacity. In independence, a child develops and learns more effectively. Don't put any pressure on yourself to learn anything. Allow them to make their own decisions or take their courses.

Adult's Education

Adult education should impart in them the understanding that fashion is a manifestation of changing times. Make no comparisons to other grownups. The goal is to focus on the present rather than the future. Attempt to comprehend the impediment and deal with it in real-time. Adult education is not only about improving your cognitive abilities, but also about teaching you how to live a better and healthier life. Education should make adults courageous and develop their power of decision about what is right and what is wrong.

Old Age Education

Education for old age people should aware them that elder is not that to become old. Life and death are the two ways of river's bank. Frightened with death: there is an end to every creation. Free from frightening with death. Death festival is in every second of life.

Sadh guru's View on Education

Education, in its simplest sense, should be used to broaden human experience and consciousness, not to turn people into cogs in a greater machine. Education is about improving one's ability to perceive rather than merely accumulating facts. Education isn't about molding students into the people you want them to be. Education is the process of organizing a person's natural desire to learn. Parents are the ones who have introduced competition and comparison since, for most parents, the aim isn't education, but rather "first place." The goal of education is to broaden the perspectives of individual people. However, this is not the case in most places right now. People are becoming increasingly unable to get along with one another as they become more educated. Those who are not as well educated can exist. However, due to the nature of the mind, once you are educated, you will become isolated. According to Sadhguru, the goal of education is to broaden the perspectives of individual people. However, this is not the case in most places right now. People are becoming increasingly unable to get along with one another as they become more educated. Those who are not as well educated can coexist. However, due to the nature of the mind, once you are educated, you will become isolated.

The need for Inclusive Education

"We need to breed inclusiveness within every child," Sadh guru said. To encourage more inclusivity, he believes that every child under the age of ten should be exposed to as many cultures, nations, and religions as possible. People are becoming more independent and less inclusive as a result of Western education. Currently, the entire educational process is merely a means of survival.

Need to Change Education System

Sadh guru examines how today's formal education concentrates on only one part of human intelligence and why this needs to change quickly. The world today is no longer about people; it is about the economic machine that we have created. We are frightened to stop it even for a second because it has become larger than us, so we must keep the engine running at all times. We must upgrade personnel who supply the systems more than the systems themselves. Every system will function properly if we do this. If we care about future generations, the brightest people in the world must enter the teaching profession. Not simply information, but inspiration is what a child requires. The concept of instruction must be completely removed from the educational process. Sadhruru further says, "Education is not a mass-produced product. It's a natural occurrence. You can't establish an education system separate from the society we live in. Are we willing, as a culture, to build an environment that allows a child to grow up in the best possible way? This is a question that we should all consider." He has raised many questions about changing the education system.

Mass Education

The period of mass education has altered the world, helping in the emancipation of billions of people. And, if all of the world's children are ever to receive an education, it is assumed that it will be through mass education. Sadhguru informed the Forum that mass education programs began roughly 200 years ago. "We will probably look back in the future and find that this mass schooling procedure was one of the most polarizing things human beings have ever done," says Sadhguru. Today's education systems, according to the spiritual leader, are excessively uniform and fail to meet many key aims. Sadhguru stated, "Education must be about every human being becoming a 'seeker.' Fundamentally, education entails broadening one's horizons. People wish to expand their horizons because they feel restricted. Unfortunately, while today's education broadens people's information skills, it also narrows their vision and inclusion of the world around them.

Conclusion

Many philosophers have seen education from different perspectives. The philosophy of education has been based on different dimensions of our society. Both Osho and Sadh Guru were from an Indian background. The name and the fame of these Gurus were because of their thought on different dimensions of education. Both Gurus were famous for their spiritual value, moral education, yoga, natural science, and humanistic approach to education.

As for the perspective of Osho, the education we and our children are getting is not sufficient and insufficient. Moreover, it is superficial. It only prepared people for earning and living their lives, but it is not enhancing insight into human life. The competitive thought that brought because by today's education is harmful to today's society. Osho has concluded that competition in the field of education brings negative thoughts among us. He has given his view that today's education must create cooperation rather than competition. The competitive thought in education lessens our joy and happiness. Education must make human life happy, and healthy. So, it is concluded that today's education is useless and must be changed.

Sadh Guru emphasizes the need of changing the whole educations system. He is also focusing on the value of education with existing issues in human society. Education should be positive vibration, and it is only possible because of Yoga. Education should be utilized to widen human experience and consciousness, not to transform people into cogs in a larger machine, in the most basic sense. Rather than simply amassing knowledge, education is about developing one's ability to comprehend. It is not the goal of education to shape pupils into the individuals you want them to be. Education is the process of channeling a person's innate desire to learn into useful information. Sadh Guru also believes that current education is useless and must be changed. It has to be restructured with spiritual value, inclusion, and prop to address existing difficulties of human society. Sadh Guru has emphasized the value of inclusiveness to protect the Eastern education system with its religious and moral values.

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Financial, business and economic literacy in Nepal

Prithakraj Kandel

Earn more and save more. No one's life works without money. The person needs to understand value of money, how to keep it safe for future, where to take loan from how s/he should prioritize his needs, how s/he should keep herself safe from unseen future risks andfinancial literacy teaches an individual to do so. Financial literacy is a lifesaving knowledge. Financial literacy is defined as the knowledge and skills that people acquire to use financial resources effectively for their own betterment. Financial literacy is the means of imparting the necessary knowledge and skills for the proper management of wealth... Financial literacy prevents the financial and economic issues and hazards in future. In the modern world Financial, Economic and Business literacy can be regarded as the ultimate bridge towards economic prosperity. It allows an in individual to question themselves"Am I precisely getting paid for my work?", "Am I using my money properly?" etc. Financial literacy teaches to bear necessary risk while investing andto diversify investment assets.

In year 1737, Benjamin Franklin wrote a column titled "Hints for Those That Would Be Rich"[1] in his annual almanac in which he deduced that: "A penny saved is two pence clear." In 1849 AD, James Gilbert published an article "Ten Minutes' Advice about Keeping a Banker."[2] In it, he included the advantages of opening a bank account and explained the process for those who might be intimidated by it. In 20th century the term "Financial and economic literacy" became part of education. In 2005 OECD defined financial literacy and most countries understood concept since it was ratified by G20 leaders in 2012. In present context, acceptance and consciousness about " Economic and Financial literacy" can be well predicted by searching keywords in Google N Gram viewer's website where the graph reaches peak in between 2000- 2019 .

In a rural-majority nation like Nepal, the state of financial literacy is deplorablemost natives of Nepal have limited knowledge about financial management, such as budgeting, income and expenditure, saving, and insurance. So, they are more likely to be unnecessarily in debt, and there anygenerations are obligated to sacrifice their whole life in order to clear their debts.

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[1] Hints for Those That Would Be Rich (https://founders.archives.gov/documents/Franklin/01-02-02-0028)

[2] Elements of Banking (https://bit.ly/3jrhhkC)

According to the latest report published, Nepal per capita debt in 2020 was $498[3] per inhabitant. The debts and loans are the main root for the germination and flourish of word " Poverty". According to the latest report published, Nepal per capita debt in 2020 was $498 per head. Its remedy is financial, economic and Business literacy; it helps to know the good, bad, and truth about debt.

In Nepal, the rate of spreadconsciousness about Financial And economic literacy is very sluggish. According to the S&P Global Financial Literacy Survey conducted in 2015, out of 144 countries, Nepal ranked 136th in terms of financial literacy. According to the World Bank, financial literacy has barely reached 18 percent of the population in Nepal.Only 45% of the adult population has a bank account, which indicates a low level of financial literacy. And only 61%of adults have access to formal financial services according to national survey. Financial access is not satisfactory in Provinces 6 and 7. "The Financial Literacy, Savings and Financial Access Enhancement Program" was given priority in the foundation of Thirteenth Triennial Plan of Nepal. Such programs have been included in the annual budget and monetary policy and are being implemented to some extent. We can hear them as one of the schema of some political parties but they get disappear on the way. And it is shocking and surprising fact, that "Financial, economic and business literacy "is rudely ignored in the capitalist country that is taking small steps towards progress.

Since this decade Nepal is taking long leaps towards advanced commerce and economics like e-banking, stock exchange and share market. Business are being digitalized. New words like NEPSE and SENSITIVE are evolving. However, most of the individuals still don't know about banking services, co-operatives and insurance. That's the reason many startups get bankrupt in their very beginning, Youth become unemployed,laborers get drowned in debt and loans,suffer fromlow quality of life resulting poverty and sociallBoycott and these condition are main cause for 18.7% of the population to live under poverty line.In order to adapt and compete with the modern world, we must also be literate about e-commerce too. After the introduction of 'Digital Nepal Initiative' those concepts have also been implemented in shortextend. Even educated people in high posts do not have ample knowledge of finance. The onus lies on educational institutions to disclose financial knowledge to students. A coordinated approach must be taken by Central bank, Ministry of Education and educational foundations to develop afinancial literacy modules so that students are not pushed out from knowledge of life-saving skills.

In a nutshell, financial education is important to enable low-income people to manage money properly, to help build capital, to recognize various opportunities available in their lives, to protect public property in their society by understanding the importance of money. As money is an integral unit of human's survival,Financial, economic and business literacy is the most substantial and rudimentary subject in this time.

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[3] Nepal National Debt (www.countryeconomy.com)

Stay Happy, Not Perfect

Nisha Gyawali
Teacher

There is no such thing as perfect
Where did the word come from?
Sometime the hardest thing and the right
thing are the same
The perfect world,the perfect home, the
job and perfect life .
We are all human, living in a tapestric world
Most of us are magnificent, sincere,adoring
even benevolent
But perfect ruinsall out contentment.
Perfect is not real,intangible and can't
achieved
Except words good,welldone and
wonderful
the language of love
Do your best, be your best
There is no such thing as perfect
Stay happy, not perfect.